

IN THE SPECIFICATION

Please replace the paragraph [0001], with the following amended paragraph:

[0001] This invention claims priority and the benefits of U.S. Provisional Application No. 60/512,297, filed Oct. 17, 2003. This invention is also a continuation-in-part of, and claims priority to, U.S. application Ser. No. 10/746,781, entitled "A SYSTEM AND METHOD FOR MANUFACTURING A PUNCH-OUT RF TRANSACTION DEVICE," filed Dec. 24, 2003. This invention is also a continuation-in-part of, and claims priority to, U.S. [[p]]~~Patent application Ser.~~ No. ~~10/192,488~~ 7,239,226, entitled "SYSTEM AND METHOD FOR PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed Jul. 9, 2002 (which itself claims priority to U.S. Provisional Patent Application No. 60/304,216, filed Jul. 10, 2001).